

EXHIBIT 2

GEICO FIELD REPRESENTATIVE (GFR) AGREEMENT

This Agreement is made as of 11/21/2020, by and between Kim Dao Agency LLC, a Georgia S Corporation located at 2512 Blackmon Drive, #920, Decatur, GA 30033 (“GFR”) and Government Employees Insurance Company on behalf of itself and its various insurance affiliates (collectively, “GEICO” or “Company”), including, but not limited to, GEICO Insurance Agency, Inc. (“GIA”).

WHEREAS, GEICO wishes to appoint GFR, and GFR wishes to be appointed by GEICO, as an independent contractor captive agent for the purpose of soliciting and procuring applications for insurance and/or providing various services to applicants and policyholders on behalf of GEICO (and various third-party insurers via GIA - such third-party insurers are referred to herein as “Unaffiliated Insurers”);

WHEREAS, GEICO and GFR mutually intend and agree that: (i) neither GFR nor any of its employees, agents or representatives are employees of GEICO as a result of this appointment; (ii) GEICO (and as applicable the Unaffiliated Insurers) retains all control, privileges and powers as respects its policies and policyholders, including marketing the sales of its policies to potential policyholders, without exception and notwithstanding anything else contained herein; and (iii) GEICO retains the right to terminate this Agreement in its sole discretion should it determine for any reason that the interests of GEICO, its business plans, or its policyholders are furthered thereby; and

WHEREAS, GEICO and GFR have mutually agreed to the terms and compensation applicable to GFR’s activities as set out herein;

NOW, THEREFORE, in consideration of the mutual promises set forth herein, the parties agree as follows:

I. Conditions of Appointment

(A) Appointment. Subject to all the other terms of this Agreement, GEICO hereby appoints on its behalf, GFR (in those jurisdictions where GEICO and GFR are each licensed) as its representative for the limited purpose of soliciting and procuring applications for insurance for those companies and lines of insurance authorized by GEICO from time to time and to provide various services to GEICO’s policyholders. This appointment is: (a) solely for the activities described herein; and (b) with respect only to the specific GFR office location(s) identified above. GFR may not relocate its place of business from the address set forth above without GEICO’s prior written consent. Nothing in this Agreement shall be construed as conferring upon GFR either the exclusive right or an exclusive territory and GEICO has the right to appoint other insurance agents, including other field representatives, anywhere it chooses in its sole discretion. GFR has conducted an independent investigation of GEICO and its GFR program and recognizes that the business venture contemplated by this agreement involves business risks and the success or failure of GFR’s business will be dependent upon the ability of the GFR as an independent business person. GEICO has accorded GFR ample time and opportunity to consult with advisors of its own choosing about the potential benefits and risks of entering into this agreement. GEICO expressly disclaims the making of, and GFR acknowledges that it has not received, any warranty or guaranty, express or implied, as to potential volume, longevity, profits, or success of the business venture contemplated by this agreement or of the territory from which it shall be conducted. GFR acknowledges that insurance is a highly competitive and highly regulated industry and therefor GEICO may, at times, have limited (or no) control over certain basic elements of its business operations including, but not limited to, what products company is able to offer its customers and the pricing of its products.

- (B) No employer/employee relationship. GEICO and GFR mutually understand and agree that GFR acts solely as an independent contractor, and exercises his or her own judgment as to the manner in which she or he may provide services under the terms of this Agreement. Notwithstanding anything else contained herein or in any exhibits or collateral materials related to this Agreement, GFR expressly confirms that it is not an employee, leased employee, agent, partner, franchisee or joint venturer of GEICO, and GFR shall not represent its status to anyone in any manner inconsistent with this mutual understanding. Consistent with this mutual understanding and agreement, GFR will not list GEICO as an employer in any application or proceedings concerning workers compensation insurance, and GFR will not participate in or benefit from any GEICO employee benefit programs, profit sharing programs or other arrangements. Such exclusion from participation shall apply in all events, including any reclassification of GFR as a common-law employee of GEICO by the Internal Revenue Service or any court of law. GFR is fully and solely responsible for its own employees, and for complying with all applicable laws and regulations concerning its performance hereunder including but not limited to its employees, employment eligibility requirements and workers compensation insurance. GFR acknowledges that references to employer, employee or associate appearing in any agreements, manuals, policies, etc. provided by GEICO to GFR are for reference only and shall have no impact on the independent contractor nature of the relationship between the parties. GFR further agrees that GFR shall assume sole and exclusive responsibility for the payment of self-employment and federal income and social security taxes and/or any other taxes levied by federal, state, municipal or other taxing authorities. GEICO intends to fully comply with the requirements of Internal Revenue Code Section 6041(a) by submitting any applicable information returns to the Internal Revenue Service regarding all remuneration paid over to GFR.
- (C) Standards of Service. In connection with the various lines of business and companies authorized by GEICO from time-to-time, GFR shall i) use best efforts to meet or exceed the sales objectives determined by GEICO from time-to-time; and ii) provide customer services. **GFR may not represent any insurer other than GEICO or the Unaffiliated Insurers unless GFR secures prior written approval for such representation from GEICO, which approval may be withheld in GEICO's sole judgment.** GFR is authorized to receive and submit applications covering only those classes and lines of business that GEICO is authorized to sell, as GEICO from time to time authorizes GFR to solicit. In respect of such business, GFR shall promptly forward to GEICO all applications for, and requests for modifications of, such insurance. GFR understands and agrees, and will suggest to no person to the contrary, that GEICO may accept, reject, qualify or respond to any such matters as GEICO in its sole discretion determines, including the suspension of sales of policies generally or in respect of specific territories as GEICO determines. In soliciting and servicing policies on behalf of GEICO, GFR shall conduct itself, and see that its employees conduct themselves, in a professional, prompt and skillful manner and shall refrain from taking any actions or committing any omissions that may damage or reflect poorly on GEICO, its image, reputation or goodwill with its customers. GFR and its employees shall have and maintain in good order all applicable and/or necessary licenses and permits in all jurisdictions for carrying out the activities for which it is appointed hereunder. GFR shall not at any time, directly or indirectly, pay or offer to pay any rebate of insurance premiums in breach of applicable law. GEICO retains the right, at any time, to limit, deny or withdraw the appointment of any individual that is, in the sole judgment of Company, objectionable in any way or which has otherwise fallen below the service standards described herein. If GFR terminates its employment of a licensed employee, GFR shall notify GEICO immediately in writing, and promptly provide GEICO with all requested details relating thereto. GFR shall immediately notify GEICO if it receives a complaint or inquiry from any administrative or regulatory entity with jurisdiction over the operations that are the subject hereof including, but not limited to, any department of insurance.
- (D) Conflicts of Interest. Neither GFR nor any of its employees, officers, directors, shareholders, partners or co-venturers (or immediate family members of any such individuals) shall engage in any conduct, transaction or relationship that is, or could reasonably be expected to lead to a situation that is, contrary

to the interests of GEICO, its policyholders and potential policyholders, or GFR's responsibilities hereunder. GFR shall promptly inform GEICO in writing of any circumstances that create, or could reasonably be expected to create, such a conflict. GFR shall take whatever action is requested by GEICO to resolve any such conflict. The foregoing shall not serve as a waiver of any rights of GFR as an insured or claimant pursuant to a policy of insurance issued or sold by GEICO. Neither GFR nor any of its employees, officers, directors, shareholders, partners or co-venturers or their respective immediate family members shall have or take a financial interest, by way of ownership or control, in the business or operations of any other GEICO field representative without the express prior written consent of GEICO. GFR shall promptly notify GEICO of any material change in the financial condition of GFR which could impair GFR's ability to perform its obligations hereunder. Upon request from GEICO, GFR shall promptly provide GEICO with all requested documentation to substantiate GFR's financial condition.

(E) Expenses. GFR shall be responsible for all its expenses and overhead in carrying out this Agreement, and GEICO shall have no responsibility for such expenses. GFR shall not contract or incur debt on behalf of GEICO.

(F) Subagency of GIA on behalf of Unaffiliated Insurers.

- i. In respect of business for which GIA acts on behalf of Unaffiliated Insurers (or provides services in connection with policies solicited on behalf of such insurers) GIA may, at its discretion, recommend to such insurers that GFR be appointed as subagent of GIA. In respect of such activities, all terms and conditions above shall apply unless specifically provided otherwise. GFR understands and agrees that its appointment is limited to those lines of business and the underwriting manuals, guidelines and/or directives that GIA operates within on behalf of Unaffiliated Insurers, and which shall be provided to GFR by GIA and/or the Unaffiliated Insurers (and may be amended) from time to time. Subject to the rules and procedures established by GIA and the Unaffiliated Insurers, GFR shall pay over new business premiums or advance payments to GIA or as directed by GIA, as soon as collected. GFR shall not contract or incur indebtedness in the name of the Unaffiliated Insurers.
- ii. Personal information of policyholders, applicants and claimants including the expiration or renewal dates of insurance policies acquired or coming into possession of GFR in the course of representing an Unaffiliated Insurer, are trade secrets wholly-owned by the Unaffiliated Insurer and/or GIA. Ownership of all records, including the use and control of expirations, is the sole and exclusive property of the Unaffiliated Insurer and/or GIA. GFR shall have no rights in these records. GFR agrees to treat these records with the same standards of care described herein relating to GEICO's confidential information.
- iii. GFR's appointment of behalf of Unaffiliated Insurers hereunder shall terminate on the earlier of: (i) the termination of this Agreement; or (ii) the termination of GIA's appointment to act on behalf of such Unaffiliated Insurers. GFR agrees to return all Unaffiliated Insurer manuals, guidelines and directives to GIA upon termination of this Agreement or GFR's applicable appointment. The Unaffiliated Insurers are listed on the Unaffiliated Insurers Exhibit attached hereto, and as may be amended by GIA from time to time upon notice to GFR.

(G) Insurance and Indemnification. GFR shall, at its sole cost, defend, indemnify and hold harmless GEICO and all its affiliates, parents, and subsidiaries and their respective employees, officers, and directors from any loss, claim, threatened claim, damages (including attorney's fees) or liability to the extent same arises from or is related to: i) any act or omission of GFR or its employees or agents; ii) any breach by GFR of this Agreement; or iii) any violation of law by GFR or its employees or agents. Upon notice of the commencement thereof, GFR shall defend the same at its sole cost and expense with counsel reasonably agreeable to GEICO. GFR shall permit GEICO to participate in the defense using GEICO's counsel, at

GEICO's expense. GFR shall not agree to any settlement that admits fault or attributes liability or otherwise imposes any affirmative obligation on GEICO without first obtaining GEICO's prior written consent. GFR shall also maintain throughout the period of this Agreement, and in respect of any activities by GFR in connection with this Agreement, primary insurance not contributing with any policy maintained by GEICO as follows: E&O insurance with limits of no less than \$1 million; and general liability insurance with limits of no less than \$1 million per occurrence and \$2 million in the aggregate. GEICO and its affiliated companies shall be named as additional insureds on such policies, and GFR shall provide GEICO with certificates of insurance evidencing satisfaction of these requirements. With respect to any loss covered by insurance, GFR releases GEICO from any and all claims with respect to such loss and further agrees that its insurance companies shall have no right of subrogation against GEICO, its parents, subsidiaries, affiliates, employees, or agents on account thereof.

II. All Control, Rights and Privileges Over the Business Remains with GEICO

- (A) Administration of the Business. GEICO's administration of its business, including its business practices, its policies, cancellations and modifications of policies, is unaffected by the limited solicitation and process activities in which GFR is authorized to engage hereunder, and GFR shall not suggest anything to the contrary to anyone. (Notwithstanding a cancellation, GFR will be entitled to its commission for the period of time the subject policy was in effect if such business was acceptable to GEICO when initially written). GEICO shall retain sole and exclusive use and control of its policy expirations. GFR shall not extend any payment period in respect of any policy, or modify or amend any GEICO forms, all of which are actions reserved exclusively by GEICO. GFR shall have no authority to waive or modify any action of GEICO (or an Unaffiliated Insurer) with respect to its insurance contracts including, but not limited to, the cancellation of the contract. GFR understands and agrees that GEICO retains a proprietary claim to any telephone number(s) listed or used in any advertising or used by GFR in soliciting or selling GEICO policies, and GFR shall take all steps necessary to permit the transfer of any such number(s) to GEICO or permit GEICO to relocate or place an intercept on any such number(s) in the event this Agreement is terminated for any reason. GFR shall not use GEICO's phone number(s) in any advertising or soliciting communications without GEICO's prior approval. When GFR's office is closed, GFR shall notify GEICO policyholders of GEICO's 24-hour service number and website in a method approved by GEICO.
- (B) Advertising and Soliciting Business Anywhere in Any Manner. GFR's appointment to solicit business on behalf of GEICO is non-exclusive, and nothing contained herein shall be construed to restrict GEICO from any advertising activities of any kind in any forum, market or region, in its sole discretion, and GFR shall not be entitled to compensation in respect of business or policies procured through such channels, directly or indirectly. **GFR must obtain prior written approval of the content and manner of any GFR advertising to ensure such advertising is consistent with GEICO's brand, image and reputation. GFR shall immediately comply with GEICO's request to modify, refrain, or cease any marketing activities that GEICO determines are not in the best interests of GEICO or its policyholders.** GEICO may, but shall not be obligated to, reimburse GFR for a portion of GFR's advertising activities via a co-op program. If GEICO so elects, it will detail such program in the "GFR Marketing Manual", which is incorporated herein and subject to change upon notice from GEICO. The co-op program is subject to change or termination at any time, for any reason, and without prior notice, all at GEICO's sole and absolute discretion.
- (C) Use of Logos and Marks. Except as may be expressly set forth herein, GFR shall have no authority to obligate or bind GEICO, in contract or otherwise, to any third party. Except as expressly authorized by GEICO in writing, GFR shall conduct its business solely in the name of GFR and not in the name of GEICO. **GFR shall not contract with any entity in GEICO's name or that of any trademark, trade name, service mark, or other registration of GEICO (collectively "GEICO's Marks"). GFR shall**

not use GEICO's Marks in any of GFR's: i) corporate or partnership entities; (ii) fictitious names; (iii) trade names (iv) trademarks or service marks; or (v) web addresses, domain names, email addresses, or URLs. GFR shall not use GEICO's Marks in any manner without first obtaining GEICO's prior written consent and then only in connection with GFR's performance under this Agreement. Even where authorized to do so, GFR understands and agrees that GEICO's Marks remain the exclusive property of GEICO; GFR will take no position to the contrary, and upon the termination of this Agreement or GEICO's direction to cease using same, GFR will cease any and all use of GEICO's Marks.

(D) **Property.** In this course of its performance under this Agreement, GEICO may provide GFR with computer hardware and/or software and/or other supplies or materials. Any and all such property (i) shall at all times remain the property of GEICO; (ii) shall be used by GFR solely to in support of its authorized activities hereunder at the location above and shall not be copied, disassembled, or corrupted in any way; and (iii) shall be promptly returned to GEICO upon GEICO's request or automatically upon termination of this Agreement. In the course of its performance under this Agreement, GFR may also have access to personal information about GEICO policyholders, applicants and claimants (including, but not limited to the expiration or renewal dates of insurance policies and/or various other confidential information GEICO maintains and uses in this course of its business (including but not limited to motor vehicle record reports and/or to the Comprehensive Loss Underwriting Exchange reports, information relating to GEICO's business and marketing plans, employees, operations, performance results, technology, systems; and marketing/sales leads). All such information shall be maintained strictly confidential by GFR, and GFR shall implement adequate physical electronic and administrative safeguards to ensure the security and confidentiality of such materials, to protect against any anticipated threats or hazards to the security or integrity of such information, and to protect against unauthorized access to or use of such information. In furtherance thereof, GFR has been provided with, and agrees to abide by, GEICO's "Information Security Policy" (and any companion policies referenced therein) or any successor thereto. GEICO shall have the right, during normal business hours, to access all relevant equipment, records and systems, and to conduct an audit for purposes of ensuring that GFR has complied with its obligations under this Section. GFR shall return or destroy all such information upon GEICO's request or automatically upon termination of this Agreement. GFR and GFR's employees shall only use the password, User ID, or other "log-on" authorization individually assigned to them when accessing GEICO systems and shall not permit any other individual to use the same. GFR further agrees and understands that any violation of any of GFR's responsibilities with regard to this section is alone sufficient for and may, at GEICO's sole discretion (and in addition to any other remedy available at law or in equity), result in the suspension or revocation of GFR's access to GEICO's systems or termination of this Agreement.

III. Accounts and Compensation

(A) **Accounts.** On a daily basis, GFR shall provide GEICO an accounting of all business activity hereunder and pay over to GEICO, without deduction or set-off of any sort, all funds received on GEICO's behalf for GEICO policies. GFR shall maintain, as trustee for GEICO, a bank account into which all funds in respect of GEICO business shall be deposited, and which account shall be used for no other purpose or funds other than GEICO funds. GFR shall not accept promissory notes. GFR shall keep true and accurate records of all business and transactions under this Agreement, which shall at a minimum comply with all applicable laws and regulations of the jurisdiction in which GFR is located. All records and account(s) of GFR shall be subject to audit and review upon request by GEICO, its representatives or its regulators. With respect to Unaffiliated Insurer policies, GFR shall remit to GIA (or, as directed, to the Unaffiliated Insurer) any and all funds received as soon as collected, pursuant to directions established by GIA from time to time.

(B) Compensation in respect of GEICO issued policies. As sole and complete compensation for its services hereunder as respects GEICO policies, GEICO will pay to GFR commissions on business produced by GFR as set forth in the applicable schedule of commissions attached hereto and incorporated into this Agreement. GEICO reserves the right without prior notice to modify or revise the existing schedules by delivery of a new or revised commission schedule to GFR and such new or revised schedule shall be effective by and upon delivery to GFR. Effective delivery hereunder is accomplished by depositing any such schedule in the U.S. Postal Service, first class postage prepaid, or via electronic delivery to GFR's designated "@GEICO.com" email address. GFR shall, as a condition precedent to any payment by GEICO to GFR of any amounts payable to GFR hereunder, pay to GEICO any indebtedness owed by GFR to GEICO for any reason whatsoever. GEICO shall determine the commissions payable, and rules and procedures applicable, in respect of any forms and contracts not on the schedule of commissions. Unless GFR challenges the accuracy of a commission statement rendered by GEICO within one year of receipt, the statement shall be deemed fully accepted by GFR.

(C) Compensation in respect of Unaffiliated Insurer issued policies.

GIA (or as applicable the Unaffiliated Insurer) shall pay GFR a commission on Unaffiliated Insurer policies as set forth in memoranda issued by GIA (or the Unaffiliated Insurer) which, unless provided otherwise, shall be applicable unless and until amended by GIA (or the Unaffiliated Insurer) upon written notice. GFR shall refund to GIA (or the Unaffiliated Insurer) any unearned commissions paid to GFR in respect of premiums returned to a policyholder for any reason.

IV. Termination

(A) This Agreement may be terminated by GEICO or GFR on 30 days prior written notice. GEICO may terminate this Agreement with immediate effect in the event of any breach of this Agreement by GFR, any change in control of GFR, in the event that GFR or any of its principals becomes unlicensed or unable to continue for any reason, or in the event that GEICO determines that it is in the best interests of GEICO or its policyholders to terminate.

(B) Upon termination, GFR shall return all property and materials relating to this Agreement over to GEICO, surrender copies of all records and accounts relating to this Agreement to GEICO, permit GEICO access to the location and all systems and records of GFR to confirm same and to take possession of any property of GEICO (or property that bears GEICO's Marks) or that of GIA or the Unaffiliated Insurers, or their respective policyholders, as applicable. All sums due either party shall be promptly paid over, with sums owing to GEICO or GIA or Unaffiliated Insurers having priority over sums owing GFR, and GEICO and GIA having right of offset against any sums owing to GFR.

(C) Upon termination of this Agreement, GEICO shall withhold GFR's final commission check for a period of six (6) months following the termination effective date. The amount of the final commission check is subject to adjustment during that time based upon cancellations or Additions or Deletions of Coverage (as defined in the commission schedules) to policies bearing GFR's SOBC (as defined in the commission schedules). The amount of the final commission check is also subject to an offset by GEICO of any amounts owed to GEICO by GFR, as reasonably determined by GEICO. If the application of such adjustments results in a positive balance at the end of the six-month period, GEICO will pay the remaining balance to GFR. If the application of such adjustments results in a negative balance at the end of the six-month period, GFR shall be liable to repay GEICO.

(D) For a period of one year following termination of this Agreement, GFR shall not directly or indirectly, or through any other person or agency, induce or advise anyone who is a GEICO policyholder as of the

termination date, to lapse, surrender or cancel any GEICO policy, or solicit any such policyholder to purchase insurance coverage competitive with the insurance coverages sold by GEICO.

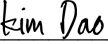
V. General Provisions

- (A) This Agreement supersedes, on a proactive basis as of the date hereof, all previous contracts, understandings or agreements between the parties hereto concerning the subject matter hereof, but this Agreement shall not be construed to waive or alter any claim that a party hereto has against the other party under any prior contract, agreement or understanding between them, unless specifically provided herein. This Agreement may not be modified, in whole or in part, other than by an agreement in writing signed by all parties hereto.
- (B) GEICO shall not be bound by any promise, agreement, understanding or representation here or hereafter made unless the same is made by an instrument in writing signed by an authorized officer of GEICO that expresses its terms and intention to modify this Agreement. The failure of GEICO to enforce any provision of this Agreement shall not constitute a waiver by GEICO of any such provision. No delay by GEICO in the exercise of any rights of GEICO hereunder shall be deemed a waiver of such rights for any reason. A waiver by GEICO of any breach hereunder will not waive any subsequent breach by GFR of the same or a different kind. No waiver by GEICO of any right to which it is entitled hereunder shall be effective unless in writing signed by an authorized officer of GEICO.
- (C) This Agreement shall be governed by the substantive laws of the State of Maryland without regard to its conflict of laws principles.
- (D) Upon termination of this Agreement, a party's obligations shall cease except for those remaining or required to be performed following such termination. For the avoidance of doubt, the parties agree that those provisions of this Agreement that logically should survive its termination in order to accomplish its fundamental purposes will do so. All representations, warranties, indemnities and covenants made herein shall survive termination and shall remain enforceable after such termination.
- (E) This Agreement is personal to, and not assignable or otherwise transferable by, GFR without the express prior written consent of GEICO. If GFR is a corporation or partnership, any change or withdrawal (voluntary or involuntary) of officers, directors, shareholders or partners or any merger, consolidation, dissolution or reorganization of such entity, subsequent to the effective date hereof, shall be deemed an assignment. This Agreement is made solely and specifically among and for the benefit of the parties, and their respective successors and assigns, subject to the express provisions relating to successors and assigns, and no other person or entity will have any rights, interest or claims or be entitled to any benefits under or on account of this Agreement as a third-party beneficiary or otherwise.
- (F) If any part, term, or provision of this contract is held by the courts to be illegal or in conflict with any law of the state where made, the validity of the remaining portions or provisions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if the contract did not contain the particular part, term, or provision held to be invalid.

SIGNATURES ON FOLLOWING PAGE

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed by their duly authorized representatives. The individual signing this agreement below for GFR represents and warrants that he/she has legal capacity to contract and, if he/she is manifesting assent on behalf of a proprietorship or a business, partnership, corporation, or other organization, represent and warrant that he/she has actual authority to bind the organization.

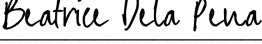
GEICO Field Representative:

DocuSigned by:

Signature

Kim Dao
Print name

Principal Owner
Print title if signing on behalf of
a corporation or partnership.

**GEICO:**

DocuSigned by:

Signature

Assistant Vice President
Title

**GOVERNMENT EMPLOYEES INSURANCE COMPANY & GEICO GENERAL INSURANCE
COMPANY
SCHEDULE OF COMMISSIONS**

Company will pay GFR commissions, in accordance with the following definitions, commission table, and terms below, for those Government Employees Insurance Company and GEICO General Insurance Company policies sold by GFR. **GFR WILL NOT RECEIVE A COMMISSION FOR ANY SCENARIO THAT IS NOT EXPRESSLY ADDRESSED IN THE COMMISSION TABLE OR THE ADDITIONAL TERMS BELOW.**

Definitions applicable to this schedule:

Addition or Deletion of coverage (“ADC”) - Any policy change that results in an adjustment of the policy premium. Such change, if commissionable, will result in a pro-rata increase or decrease of GFR’s commission at the existing commission rate.

Move Up - Issuance of a policy into Government Employees Insurance Company or GEICO General, without lapse in coverage, which was previously issued by GEICO Indemnity, GEICO Casualty, GEICO Choice Insurance Company, or GEICO Secure Insurance Company in the previous policy period.

Net Earned Premium - Gross premium written less any premium returned.

New Business – An automobile policy issued to an individual who has not held an automobile policy of insurance with Company in the prior six months.

New Business Commission - A commission of twelve percent (12%) of the Net Earned Premium for the first Policy Year.

Policy Year – A twelve month period commencing on the policy inception date or any anniversary thereof.

Reissue – The issuing of a policy of insurance by Company following a lapse in coverage under a prior policy issued by Company.

Renewal - The issuance and delivery of a policy superseding, at the end of the policy period, of a policy previously issued and delivered by the same insurer, or the issuance and delivery of a certificate or notice extending the term of a policy beyond its original policy period or term.

Service Commission - A commission of five percent (5%) of the net earned premium for a Renewal policy.

Source of Business Code (“SOBC”) - Also referred to as “SOB”. The unique numeric code assigned to each GFR or other Company sales source to identify policies generated by a particular GFR’s office or generated directly by Company.

END OF DEFINITIONS

Government Employees Insurance Company & GEICO General Commission Table

SCENARIO	New Business Commission 12%	Service Commission 5%	No Commission 0%
New Business 1 st Policy Year	X		
Renewal same SOBC Policy Years 2,3 or 4		X	
Renewal same SOBC Policy Years 5+			X
Renewal different SOBC			X
Move Up Same SOBC		X Paid for a maximum of six (6), six-month policy periods commencing upon Move Up	
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder)	Commission paid at the commission percentage in effect at the time of the lapse and for the duration remaining at the time of such lapse.		
Reissue different SOBC < 6 Mo. Lapse			X
ADC Same SOBC 1 st Policy Year	X		
ADC same SOBC Policy Years 2,3 or 4		X	
ADC same SOBC Policy Years 5+			X
ADC different SOBC any Policy Year			X

ADDITIONAL TERMS

- 1) **IMPORTANT NOTE** – In certain states, various placement tiers or lines of business may be excepted from the table above, such exceptions are detailed in the “**State Specific Tier and Lines of Business Exceptions**” exhibit which follows the GEICO Casualty Company Commission Schedule.

- 2) Upon Reissue by GEICO Advantage Insurance Company of a policy previously issued by Government Employees Insurance Company or GEICO General Insurance Company, commissions shall be paid in accordance with the GEICO Advantage Insurance Company Schedule of Commissions.
- 3) Upon Reissue of a policy following a cancellation of such policy in policy months 10-12 of any Policy Year, the policy shall be deemed to have advanced to the first month of the next subsequent Policy Year.
- 4) In certain states (including, but not necessarily limited to, Maryland and Pennsylvania) an existing policyholder has the right to request that Company re-underwrite his/her policy. Such re-underwriting at customer's request may result in a change of the policy's issuing insurer. In the event of such a change, Company shall thereafter pay commissions according to the commission schedule for the new issuing insurer.
- 5) **POLICIES RE-RATED FOR NORTH CAROLINA, ALABAMA, OR NEW YORK**
 - a) **If** an existing policy with GFR's source of business code rated in a state other than North Carolina subsequently becomes a North Carolina rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in North Carolina **then**, no further commissions shall be payable in respect of such policy while rated in North Carolina.
 - b) **If** an existing policy with GFR's source of business code rated in a state other than Alabama subsequently becomes an Alabama rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in Alabama **then**, no further commissions shall be payable in respect of such policy while rated in Alabama.
 - c) **If** an existing policy with GFR's source of business code rated in a state other than New York subsequently becomes a New York rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in New York **then**, no further commissions shall be payable in respect of such policy while rated in New York.

END OF SCHEDULE

GEICO INDEMNITY COMPANY SCHEDULE OF COMMISSIONS

Company will pay GFR commissions, in accordance with the following definitions, commission table, and terms below, for those GEICO Indemnity Company policies sold by GFR. **GFR WILL NOT RECEIVE A COMMISSION FOR ANY SCENARIO THAT IS NOT EXPRESSLY ADDRESSED IN THE COMMISSION TABLE OR ADDITIONAL TERMS BELOW.**

Definitions applicable to this Schedule:

Addition or Deletion of coverage (“ADC”) - Any policy change that results in an adjustment of the policy premium. Such change, if commissionable, will result in a pro-rata increase or decrease of GFR’s commission at the existing commission rate.

Move Down – Issuance of a policy into GEICO Indemnity, without lapse in coverage, which previously was issued by Government Employees Insurance Company, GEICO General or GEICO Advantage Insurance Company.

Move Up - Issuance of a policy into GEICO Indemnity, without lapse in coverage, which previously was issued by GEICO Casualty or GEICO Secure Insurance Company in the previous policy period.

Net Earned Premium - Gross premium written less any premium returned.

New Business - A policy issued to an individual who has not held a policy of insurance with Company in the prior six months.

New Business Commission - A commission of twelve percent (12%) of the Net Earned Premium for the first Policy Year.

Policy Year – A twelve month period commencing on the policy inception date or any anniversary thereof.

Reissue – The issuing of a policy of insurance by Company following a lapse in coverage under a prior policy issued by Company.

Renewal - The issuance and delivery of a policy superseding, at the end of the policy period, a policy previously issued and delivered by the same insurer, or the issuance and delivery of a certificate or notice extending the term of a policy beyond its original policy period or term.

Service Commission - A commission of five percent (5%) of the net earned premium for a Renewal policy.

Source of Business Code (“SOBC”) - Also referred to as “SOB”. The unique numeric code assigned to each GFR or other Company sales source to identify policies generated by a particular GFR’s office or generated directly by Company.

Undisclosed Information – Information received by company, subsequent to binding a policy, which affects the insurability of the policyholder.

END OF DEFINITIONS

GEICO Indemnity Company Commission Tables:

SCENARIO	AUTOMOBILE POLICY New Business Commission 12%	AUTOMOBILE POLICY Service Commission 5%	AUTOMOBILE POLICY No Commission 0%
New Business 1 st Policy Year	X		
Renewal same SOBC Policy Years 2,3 or 4		X	
Renewal same SOBC Policy Years 5+ for a policy rated in any state other than California		X	
Renewal same SOBC Policy Years 5+ for a policy rated in California			X
Renewal different SOBC			X
Move Up Same SOBC		X	
Move Down within six (6) months of initial policy issue date due to Undisclosed Information. Same SOBC	X		
Move Down due solely to a change in rated state 1 st Policy Years	X		
Move Down due solely to a change in rated state Policy Years 2+		X	
All other Move Downs			X
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder)		Commission paid at the commission percentage in effect at the time of the lapse and for the duration remaining at the time of such lapse.	

SCENARIO	AUTOMOBILE POLICY New Business Commission 12%	AUTOMOBILE POLICY Service Commission 5%	AUTOMOBILE POLICY No Commission 0%
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder) that was previously issued in GEICO or GEICO General 1 st Policy Year	X		
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder) that was previously issued in GEICO or GEICO General Policy Years 2+		X	
Reissue different SOBC < 6 Mo. Lapse			X
ADC Same SOBC 1 st Policy Year	X		
ADC same SOBC Policy Years 2,3 or 4		X	
ADC same SOBC Policy Years 5+		X	
ADC different SOBC			X

ADDITIONAL TERMS

1) **IMPORTANT NOTE** – In certain states, various placement tiers or lines of business may be excepted from the table above, such exceptions are detailed in the “**State Specific Tier and Lines of Business Exceptions**” exhibit which follows the GEICO Casualty Company Commission Schedule.

2) COMMISSIONS FOR NORTH CAROLINA

a) For policies rated in the North Carolina, the definition of New Business Commission is hereby replaced in its entirety as follows and the commission table above is hereby amended accordingly:

New Business Commission - A commission of ten percent (10%) of the net earned premium for the first Policy Year.

b) For policies rated in the North Carolina, the definition of Service Commission is hereby replaced in its entirety as follows and the commission table above is hereby amended accordingly:

Service Commission - A commission of ten percent (10%) of the net earned premium for a Renewal policy.

- 3) Upon Reissue by GEICO Choice Insurance Company of a policy previously issued by GEICO Indemnity Company, commissions shall be paid in accordance with the GEICO Choice Insurance Company commission schedule.
- 4) Upon Reissue of a policy following a cancellation of such policy in policy months 10-12 of any Policy Year, the policy shall be deemed to have advanced to the first month of the next subsequent Policy Year.
- 5) In certain states (including, but not necessarily limited to, Maryland and Pennsylvania) an existing policyholder has the right to request that Company re-underwrite his/her policy. Such re-underwriting at customer's request may result in a change of the policy's issuing insurer. In the event of such a change, Company shall thereafter pay commissions according to the commission schedule for the new issuing insurer.
- 6) **POLICIES RE-RATED FOR NORTH CAROLINA, ALABAMA, OR NEW YORK**
- a) **If** an existing policy with GFR's source of business code rated in a state other than North Carolina subsequently becomes a North Carolina rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in North Carolina **then**, no further commissions shall be payable in respect of such policy while rated in North Carolina.
- b) **If** an existing policy with GFR's source of business code rated in a state other than Alabama subsequently becomes an Alabama rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in Alabama **then**, no further commissions shall be payable in respect of such policy while rated in Alabama.
- c) **If** an existing policy with GFR's source of business code rated in a state other than New York subsequently becomes a New York rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in New York **then**, no further commissions shall be payable in respect of such policy while rated in New York.

END OF SCHEDULE

GEICO CASUALTY COMPANY SCHEDULE OF COMMISSIONS

Company will pay GFR commissions, in accordance with the following definitions, commission table, and terms below, for those GEICO Casualty Company policies sold by GFR. **GFR WILL NOT RECEIVE A COMMISSION FOR ANY SCENARIO THAT IS NOT EXPRESSLY ADDRESSED IN THE COMMISSION TABLE OR ADDITIONAL TERMS BELOW.**

Definitions applicable to this Schedule:

Addition or Deletion of coverage (“ADC”) - Any policy change that results in an adjustment of the policy premium. Such change, if commissionable, will result in a pro-rata increase or decrease of GFR’s commission at the existing commission rate.

Move Down – Issuance of a policy into GEICO Casualty, without lapse in coverage, which previously was issued by Government Employees Insurance Company, GEICO General, GEICO Indemnity, GEICO Choice Insurance Company or GEICO Secure Insurance Company.

Net Earned Premium - Gross premium written less any premium returned.

New Business - A policy issued to an individual who has not held a policy of insurance with Company in the prior six months.

New Business Commission - A commission of twelve percent (12%) of the Net Earned Premium for the first Policy Year.

Policy Year – A twelve month period commencing on the policy inception or reissue date or any anniversary thereof.

Reissue – The issuing of a policy of insurance by Company following a lapse in coverage under a prior policy issued by Company.

Renewal - The issuance and delivery of a policy superseding, at the end of the policy period, a policy previously issued and delivered by the same insurer, or the issuance and delivery of a certificate or notice extending the term of a policy beyond its original policy period or term.

Service Commission - A commission of twelve percent (12%) of the net earned premium for a Renewal policy (or 5% where indicated in table).

Source of Business Code (“SOBC”) - Also referred to as “SOB”. The unique numeric code assigned to each GFR or other Company sales source to identify policies generated by a particular GFR’s office or generated directly by Company.

Undisclosed Information – Information received by company, subsequent to binding a policy, which affects the insurability of the policyholder.

END OF DEFINITIONS

GEICO Casualty Company Commission Table:

SCENARIO	New Business Commission 12%	Service Commission 12%	Service Commission 5%	No Commission 0%
New Business 1 st Policy Year	X			
Renewal same SOBC Policy Years 2,3 or 4		X		
Renewal same SOBC Policy Years 5+		X		
Renewal different SOBC				X
Move Down within six (6) months of initial policy issue date due to Undisclosed Information. Same SOBC	X			
Move Down due solely to a change in rated state 1 st Policy Year	X			
Move Down due solely to a change in rated state Policy Years 2+			X	
All other Move Downs				X
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder)		Commission paid at the commission percentage in effect at the time of the lapse and for the duration remaining at the time of such lapse.		
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder) that was previously issued in GEICO, GEICO General or GEICO Indemnity 1 st Policy Year	X			

SCENARIO	New Business Commission 12%	Service Commission 12%	Service Commission 5%	No Commission 0%
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder) that was previously issued in GEICO, GEICO General or GEICO Indemnity Policy Years 2+			X	
Reissue different SOBC < 6 Mo. Lapse				X
ADC Same SOBC 1 st Policy Year	X			
ADC same SOBC Policy Years 2,3 or 4		X		
ADC same SOBC Policy Years 5+		X		
ADC different SOBC				X

ADDITIONAL TERMS

- 1) **IMPORTANT NOTE** – In certain states, various placement tiers or lines of business may be excepted from the table above, such exceptions are detailed in the “**State Specific Tier and Lines of Business Exceptions**” exhibit which follows the GEICO Casualty Company Commission Schedule.
- 2) Upon Reissue by GEICO Secure Insurance Company of a policy previously issued by GEICO Casualty Company, commissions shall be paid in accordance with the GEICO Secure Insurance Company commission schedule.
- 3) Upon Reissue of a policy following a cancellation of such policy in policy months 10-12 of any Policy Year, the policy shall be deemed to have advanced to the first month of the next subsequent Policy Year.
- 4) In certain states (including, but not necessarily limited to, Maryland and Pennsylvania) an existing policyholder has the right to request that Company re-underwrite his/her policy. Such re-underwriting at customer’s request may result in a change of the policy’s issuing insurer. In the event of such a change, Company shall thereafter pay commissions according to the commission schedule for the new issuing insurer.
- 5) **POLICIES RE-RATED FOR NORTH CAROLINA, ALABAMA, OR NEW YORK**
 - a) **If** an existing policy with GFR’s source of business code rated in a state other than North Carolina subsequently becomes a North Carolina rated policy, **and** the producing GFR is not licensed to sell for the issuing

Company in North Carolina **then**, no further commissions shall be payable in respect of such policy while rated in North Carolina.

b) **If** an existing policy with GFR's source of business code rated in a state other than Alabama subsequently becomes an Alabama rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in Alabama **then**, no further commissions shall be payable in respect of such policy while rated in Alabama.

c) **If** an existing policy with GFR's source of business code rated in a state other than New York subsequently becomes a New York rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in New York **then**, no further commissions shall be payable in respect of such policy while rated in New York.

END OF SCHEDULE

**GEICO ADVANTAGE INSURANCE COMPANY
SCHEDULE OF COMMISSIONS**

Company will pay GFR commissions, in accordance with the following definitions, commission table, and terms below, for those GEICO Advantage Insurance Company policies sold by GFR. **GFR WILL NOT RECEIVE A COMMISSION FOR ANY SCENARIO THAT IS NOT EXPRESSLY ADDRESSED IN THE COMMISSION TABLE OR THE ADDITIONAL TERMS BELOW.**

Definitions applicable to this schedule:

Addition or Deletion of coverage (“ADC”) - Any policy change that results in an adjustment of the policy premium. Such change, if commissionable, will result in a pro-rata increase or decrease of GFR’s commission at the existing commission rate.

Move Up - Issuance of a policy into GEICO Advantage Insurance Company, without lapse in coverage, which was previously issued by GEICO Indemnity Company, GEICO Casualty Company, GEICO Choice Insurance Company, or GEICO Secure Insurance Company in the previous policy period.

Net Earned Premium - Gross premium written less any premium returned.

New Business – An automobile policy issued to an individual who has not held an automobile policy of insurance with Company in the prior six months.

New Business Commission - A commission of twelve percent (12%) of the Net Earned Premium for the first Policy Year.

Policy Year – A twelve month period commencing on the policy inception date or any anniversary thereof.

Reissue – The issuing of a policy of insurance by Company following a lapse in coverage under a prior policy issued by Company.

Renewal - The issuance and delivery of a policy superseding, at the end of the policy period, of a policy previously issued and delivered by the same insurer, or the issuance and delivery of a certificate or notice extending the term of a policy beyond its original policy period or term.

Service Commission - A commission of five percent (5%) of the Net Earned Premium for a Renewal policy.

Source of Business Code (“SOBC”) - Also referred to as “SOB”. The unique numeric code assigned to each GFR or other Company sales source to identify policies generated by a particular GFR’s office or generated directly by Company.

END OF DEFINITIONS

GEICO Advantage Insurance Company Commission Table

SCENARIO	New Business Commission 12%	Service Commission 5%	No Commission 0%
New Business 1 st Policy Year	X		
Renewal same SOBC Policy Years 2,3 or 4		X	
Renewal same SOBC Policy Years 5+			X
Renewal different SOBC			X
Move Up Same SOBC		X Paid for a maximum of six (6), six-month policy periods commencing upon Move Up	
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder)	Commission paid at the commission percentage in effect at the time of the lapse and for the duration remaining at the time of such lapse.		
Reissue different SOBC < 6 Mo. Lapse			X
ADC Same SOBC 1 st Policy Year	X		
ADC same SOBC Policy Years 2,3 or 4		X	
ADC same SOBC Policy Years 5+			X
ADC different SOBC any Policy Year			X

ADDITIONAL TERMS

- 1) Upon Reissue by GEICO Advantage Insurance Company of a policy previously issued by Government Employees Insurance Company or GEICO General Insurance Company, commissions shall be paid in accordance with this commission schedule.
- 2) Upon Reissue of a policy following a cancellation of such policy in policy months 10-12 of any Policy Year, the policy shall be deemed to have advanced to the first month of the next subsequent Policy Year.

3) In certain states (including, but not necessarily limited to, Maryland and Pennsylvania) an existing policyholder has the right to request that Company re-underwrite his/her policy. Such re-underwriting at customer's request may result in a change of the policy's issuing insurer. In the event of such a change, Company shall thereafter pay commissions according to the commission schedule for the new issuing insurer.

4) POLICIES RE-RATED FOR NORTH CAROLINA, ALABAMA, OR NEW YORK

a) **If** an existing policy with GFR's source of business code rated in a state other than North Carolina subsequently becomes a North Carolina rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in North Carolina **then**, no further commissions shall be payable in respect of such policy while rated in North Carolina.

b) **If** an existing policy with GFR's source of business code rated in a state other than Alabama subsequently becomes an Alabama rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in Alabama **then**, no further commissions shall be payable in respect of such policy while rated in Alabama.

c) **If** an existing policy with GFR's source of business code rated in a state other than New York subsequently becomes a New York rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in New York **then**, no further commissions shall be payable in respect of such policy while rated in New York.

END OF SCHEDULE

GEICO CHOICE INSURANCE COMPANY SCHEDULE OF COMMISSIONS

Company will pay GFR commissions, in accordance with the following definitions, commission table, and terms below, for those GEICO Choice Insurance Company policies sold by GFR. **GFR WILL NOT RECEIVE A COMMISSION FOR ANY SCENARIO THAT IS NOT EXPRESSLY ADDRESSED IN THE COMMISSION TABLE OR ADDITIONAL TERMS BELOW.**

Definitions applicable to this Schedule:

Addition or Deletion of coverage (“ADC”) - Any policy change that results in an adjustment of the policy premium. Such change, if commissionable, will result in a pro-rata increase or decrease of GFR’s commission at the existing commission rate.

Move Down – Issuance of a policy into GEICO Choice Insurance Company, without lapse in coverage, which previously was issued by Government Employees Insurance Company, GEICO General Insurance Company, GEICO Advantage Insurance Company.

Move Up - Issuance of a policy into GEICO Choice Insurance Company, without lapse in coverage, which previously was issued by GEICO Casualty Company or GEICO Secure Insurance Company in the previous policy period.

Net Earned Premium - Gross premium written less any premium returned.

New Business - A policy issued to an individual who has not held a policy of insurance with Company in the prior six months.

New Business Commission - A commission of twelve percent (12%) of the Net Earned Premium for the first Policy Year.

Policy Year – A twelve month period commencing on the policy inception date or any anniversary thereof.

Reissue – The issuing of a policy of insurance by Company following a lapse in coverage under a prior policy issued by Company.

Renewal - The issuance and delivery of a policy superseding, at the end of the policy period, a policy previously issued and delivered by the same insurer, or the issuance and delivery of a certificate or notice extending the term of a policy beyond its original policy period or term.

Service Commission - A commission of six percent (6%) of the net earned premium for a Renewal policy in policy years two, three and four, and a commission of four and one half percent (4.5%) for subsequent policy years.

Source of Business Code (“SOBC”) - Also referred to as “SOB”. The unique numeric code assigned to each GFR or other Company sales source to identify policies generated by a particular GFR’s office or generated directly by Company.

Undisclosed Information – Information received by company, subsequent to binding a policy, which affects the insurability of the policyholder.

END OF DEFINITIONS

GEICO Choice Insurance Company Commission Tables:

SCENARIO	AUTOMOBILE POLICY New Business Commission 12%	AUTOMOBILE POLICY Service Commission 6%	AUTOMOBILE POLICY Service Commission 4.5%	AUTOMOBILE POLICY No Commission 0%
New Business 1 st Policy Year	X			
Renewal same SOBC Policy Years 2,3 or 4		X		
Renewal same SOBC Policy Years 5+			X	
Renewal different SOBC				X
Move Up Same SOBC Policy Years 2,3 or 4		X		
Move Up same SOBC Policy Years 5+			X	
Move Down within six (6) months of initial policy issue date due to Undisclosed Information. Same SOBC	X			
Move Down due solely to a change in rated state 1 st Policy Year	X			
Move Down due solely to a change in rated state Policy Years 2, 3 or 4		X		
Move Down due solely to a change in rated state Policy Years 5+			X	
All other Move Downs				X
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder)		Commission paid at the commission percentage in effect at the time of the lapse and for the duration remaining at the time of such lapse.		

SCENARIO	AUTOMOBILE POLICY New Business Commission 12%	AUTOMOBILE POLICY Service Commission 6%	AUTOMOBILE POLICY Service Commission 4.5%	AUTOMOBILE POLICY No Commission 0%
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder) that was previously issued in GEICO, GEICO General or GEICO Advantage Company 1 st Policy Year	X			
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder) that was previously issued in GEICO, GEICO General or GEICO Advantage Company Policy Years 2, 3 or 4		X		
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder) that was previously issued in GEICO, GEICO General or GEICO Advantage Company Policy Years 5+			X	
Reissue different SOBC < 6 Mo. Lapse				X
ADC Same SOBC 1 st Policy Year	X			
ADC same SOBC Policy Years 2,3 or 4		X		
ADC same SOBC Policy Years 5+			X	
ADC different SOBC				X

ADDITIONAL TERMS

- 1) Upon Reissue by GEICO Choice Insurance Company of a policy previously issued by GEICO Indemnity Company, commissions shall be paid in accordance with this commission schedule.
- 2) Upon Reissue of a policy following a cancellation of such policy in policy months 10-12 of any Policy Year, the policy shall be deemed to have advanced to the first month of the next subsequent Policy Year.
- 3) In certain states (including, but not necessarily limited to, Maryland and Pennsylvania) an existing policyholder has the right to request that Company re-underwrite his/her policy. Such re-underwriting at customer's request may result in a change of the policy's issuing insurer. In the event of such a change, Company shall thereafter pay commissions according to the commission schedule for the new issuing insurer.
- 4) **POLICIES RE-RATED FOR NORTH CAROLINA, ALABAMA, OR NEW YORK**
 - a) **If** an existing policy with GFR's source of business code rated in a state other than North Carolina subsequently becomes a North Carolina rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in North Carolina **then**, no further commissions shall be payable in respect of such policy while rated in North Carolina.
 - b) **If** an existing policy with GFR's source of business code rated in a state other than Alabama subsequently becomes an Alabama rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in Alabama **then**, no further commissions shall be payable in respect of such policy while rated in Alabama.
 - c) **If** an existing policy with GFR's source of business code rated in a state other than New York subsequently becomes a New York rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in New York **then**, no further commissions shall be payable in respect of such policy while rated in New York.

END OF SCHEDULE

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GEICO SECURE INSURANCE COMPANY SCHEDULE OF COMMISSIONS

Company will pay GFR commissions, in accordance with the following definitions, commission table, and terms below, for those GEICO Secure Insurance Company policies sold by GFR. **GFR WILL NOT RECEIVE A COMMISSION FOR ANY SCENARIO THAT IS NOT EXPRESSLY ADDRESSED IN THE COMMISSION TABLE OR ADDITIONAL TERMS BELOW.**

Definitions applicable to this Schedule:

Addition or Deletion of coverage (“ADC”) - Any policy change that results in an adjustment of the policy premium. Such change, if commissionable, will result in a pro-rata increase or decrease of GFR’s commission at the existing commission rate.

Move Down – Issuance of a policy into GEICO Secure Insurance Company, without lapse in coverage, which previously was issued by Government Employees Insurance Company, GEICO General Insurance Company, GEICO Indemnity Company, GEICO Advantage Insurance Company or GEICO Choice Insurance Company.

Net Earned Premium - Gross premium written less any premium returned.

New Business - A policy issued to an individual who has not held a policy of insurance with Company in the prior six months.

New Business Commission - A commission of twelve percent (12%) of the Net Earned Premium for the first Policy Year.

Policy Year – A twelve month period commencing on the policy inception date or any anniversary thereof.

Reissue – The issuing of a policy of insurance by Company following a lapse in coverage under a prior policy issued by Company.

Renewal - The issuance and delivery of a policy superseding, at the end of the policy period, a policy previously issued and delivered by the same insurer, or the issuance and delivery of a certificate or notice extending the term of a policy beyond its original policy period or term.

Service Commission - A commission of six percent (6%) of the net earned premium for a Renewal policy in policy years two, three and four, and a commission of four and one half percent (4.5%) for subsequent policy years.

Source of Business Code (“SOBC”) - Also referred to as “SOB”. The unique numeric code assigned to each GFR or other Company sales source to identify policies generated by a particular GFR’s office or generated directly by Company.

Undisclosed Information – Information received by company, subsequent to binding a policy, which affects the insurability of the policyholder.

END OF DEFINITIONS

GEICO Secure Insurance Company Commission Tables:

SCENARIO	AUTOMOBILE POLICY New Business Commission 12%	AUTOMOBILE POLICY Service Commission 6%	AUTOMOBILE POLICY Service Commission 4.5%	AUTOMOBILE POLICY No Commission 0%
New Business 1 st Policy Year	X			
Renewal same SOBC Policy Years 2,3 or 4		X		
Renewal same SOBC Policy Years 5+			X	
Renewal different SOBC				X
Move Down within six (6) months of initial policy issue date due to Undisclosed Information. Same SOBC	X			
Move Down due solely to a change in rated state 1st Policy Year	X			
Move Down due solely to a change in rated state Policy Years 2, 3 or 4		X		
Move Down due solely to a change in rated state Policy Years 5+			X	
All other Move Downs				X
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder)		Commission paid at the commission percentage in effect at the time of the lapse and for the duration remaining at the time of such lapse.		

SCENARIO	AUTOMOBILE POLICY New Business Commission 12%	AUTOMOBILE POLICY Service Commission 6%	AUTOMOBILE POLICY Service Commission 4.5%	AUTOMOBILE POLICY No Commission 0%
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder) that was previously issued in GEICO, GEICO General, GEICO Indemnity Company, GEICO Advantage Company, or GEICO Choice Company 1 st Policy Year	X			
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder) that was previously issued in GEICO, GEICO General, GEICO Indemnity Company, GEICO Advantage Company, or GEICO Choice Company Policy Years 2, 3 or 4		X		
Reissue Same SOBC < 6 month Lapse (or >6 month lapse if due to military deployment of the policyholder) that was previously issued in GEICO, GEICO General, GEICO Indemnity Company, GEICO Advantage Company, or GEICO Choice Company Policy Years 5+			X	
Reissue different SOBC < 6 Mo. Lapse				X

SCENARIO	AUTOMOBILE POLICY New Business Commission 12%	AUTOMOBILE POLICY Service Commission 6%	AUTOMOBILE POLICY Service Commission 4.5%	AUTOMOBILE POLICY No Commission 0%
ADC Same SOBC 1 st Policy Year	X			
ADC same SOBC Policy Years 2,3 or 4		X		
ADC same SOBC Policy Years 5+			X	
ADC different SOBC				X

ADDITIONAL TERMS

1) Upon Reissue by GEICO Secure Insurance Company of a policy previously issued by GEICO Casualty Company, commissions shall be paid in accordance with this commission schedule.

2) Upon Reissue of a policy following a cancellation of such policy in policy months 10-12 of any Policy Year, the policy shall be deemed to have advanced to the first month of the next subsequent Policy Year.

3) In certain states (including, but not necessarily limited to, Maryland and Pennsylvania) an existing policyholder has the right to request that Company re-underwrite his/her policy. Such re-underwriting at customer's request may result in a change of the policy's issuing insurer. In the event of such a change, Company shall thereafter pay commissions according to the commission schedule for the new issuing insurer.

4) POLICIES RE-RATED FOR NORTH CAROLINA, ALABAMA, OR NEW YORK

a) **If** an existing policy with GFR's source of business code rated in a state other than North Carolina subsequently becomes a North Carolina rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in North Carolina **then**, no further commissions shall be payable in respect of such policy while rated in North Carolina.

b) **If** an existing policy with GFR's source of business code rated in a state other than Alabama subsequently becomes an Alabama rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in Alabama **then**, no further commissions shall be payable in respect of such policy while rated in Alabama.

c) **If** an existing policy with GFR's source of business code rated in a state other than New York subsequently becomes a New York rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in New York **then**, no further commissions shall be payable in respect of such policy while rated in New York.

END OF SCHEDULE

STATE SPECIFIC TIER AND LINES OF BUSINESS EXCEPTIONS

Except where specifically noted, the exceptions detailed below apply to voluntary automobile policies only

In this State	The following LOBs / Tiers will be considered issued by and paid according to the GEICO / GEICO General Commission Schedule	The following LOBs / Tiers will be considered issued by and paid according to the GEICO Indemnity Commission Schedule	The following LOBs / Tiers will be considered issued by and paid according to the GEICO Casualty Commission Schedule. Note that the movement of a policy from a GEICO Indemnity tier not listed below for a given state, into a GEICO Indemnity tier listed below for a given state, will be considered a "Move Down" for commission purposes.	The following LOBs / Tiers will be considered issued by and paid according to the GEICO Advantage Commission Schedule
AL	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- 3, 4, 5, R, S, T, U, V, W, X	N/A
AK	N/A	N/A	N/A	N/A
AR	N/A	N/A	GI TIERS- 5, 6, 7, 8, 9, R, S, T, U, V, W, X, Y	N/A
AZ	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS - R, S, T, U, V, W	N/A
CA	ALL GEICO Indemnity Policies	N/A	N/A	N/A
CO	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- Q, R, S, T, U, V, W, X	N/A
CT	N/A	N/A	GI TIERS- 8, 9, A, S, T, U, V, W, X, Y	N/A
DC	N/A	N/A	N/A	N/A
DE	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30	N/A
FL	N/A	N/A	GI TIERS- F, G, H, J, K, M, N, P, Q, R	N/A
GA	N/A	N/A	GI TIERS- A, B, R, S, T, U, V, W, X, Y	N/A
HI	N/A	N/A	N/A	N/A
IA	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- 7, T, U, V, W	N/A
ID	N/A	N/A	GI TIERS- R, S, T, U, V, W	N/A
IL	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- R, S, T, U, V, W	GS LOB- B80, B90, BA0, BB0, BC0, BD0, BE0, BF0, BG0, BH0, BJ0, BK0, BL0, BM0, BN0, BP0, BQ0, BR0, BS0, BT0, BU0
IN	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- S, T, U, V, W, X, Y	N/A
KS	N/A	N/A	GI TIERS- T, U, V, W	N/A
KY	N/A	N/A	GI TIERS- 6, 7, 8, 9, T, U, V, W, X, Y	N/A
LA	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- T, U, V, W	GS LOB- B80, B90, BA0, BB0, BC0, BD0, BE0, BF0, BG0, BH0, BJ0, BK0, BL0, BM0, BN0, BP0, BQ0, BR0, BS0, BT0, BU0
MA	GG/GE Tiers- A, B, C, D, E, F, G, H, I, J, K, L, M, O, Y	GG/GE Tiers- N, P, Q, R, S, T, U, V, W	GG/GE Tiers- 1, 2, 3, 4, 5, 6, 7, 8, 9, X	N/A
MD	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS -7, 8, 9, A, B, C, D, E, F, G, H, T, U, V, W, X	N/A
ME	N/A	N/A	GI TIERS- 3, A, S, T, U, V, W, X	N/A
MI	GI TIERS- 1, 2, 3, 4, 5, 6, 7, A, B, C, D, E, F, G, H, I	GI TIERS- J, K, L, M, N, O	GI TIERS- 0, 8, 9, P, Q, R, S, T, U, V, W, X, Y	N/A
MN	N/A	GC TIERS- 4, 5, 6, 7, 8, 9, A, B, C, D, X, Y GI TIERS - ALL EXCEPT THOSE NOTED AS NON-STANDARD	GI TIERS- R, S, T, U, V, W, Y GC TIERS- ALL EXCEPT THOSE NOTED AS STANDARD	N/A
MO	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30	N/A

			GI TIERS- R, S, T, U, V, W, X, Y	
MS	N/A	N/A	GI TIERS- R, S, T, U, V, W, X, Y	N/A
MT	N/A	N/A	N/A	N/A
NC	N/A	LOB- APC GI All tiers (see exception in schedule)	N/A	N/A
ND	N/A	N/A	GI TIERS- 7, 8, S, T, U, V, W, X, Y	N/A
NE	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- A, O, U, V, W, X, Y	N/A
NH	N/A	N/A	N/A	N/A
NJ	N/A	N/A	GI TIERS- B, C, L, M, N, P, Q, R, S, T, W	N/A
NM	N/A	N/A	GI TIERS- S, T, U, V, W	N/A
NV	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- S, T, U, V, W, X, Y	N/A
NY	N/A	N/A	GI TIERS- 6, 7, 8, T, U, V, W	N/A
OH	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- S, T, U, V, W, X	N/A
OK	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- Q, R, S, T, U, V, W	N/A
OR	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- S, T, U, V, W	GS LOB- B80, B90, BA0, BB0, BC0, BD0, BE0, BF0, BG0, BH0, BJ0, BK0, BL0, BM0, BNO, BPO, BQ0, BR0, BSO, BTO, BU0
PA	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- 6, 7, 8, 9, A, B, C, D, E, F, V, W, X, Y	GS LOB- B80, B90, BA0, BB0, BC0, BD0, BE0, BF0, BG0, BH0, BJ0, BK0, BL0, BM0, BNO, BPO, BQ0, BR0, BSO, BTO, BU0
RI	N/A	N/A	GI TIERS 6, 7, T, U, V, W, X, Y	N/A
SC	N/A	N/A	GI TIERS 7, 8, 9, R, S, T, U, V, W, X, Y	N/A
SD	N/A	N/A	GI TIERS R, S, T, U, V, W	N/A
TN	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS S, T, U, V, W, X, Y	N/A
TX	LOB- B10, B20, B30	GG TIER 4 LOB- APS LOB- C10, C20, C30	GI TIERS 1, 6, 7, 8, 9, A, I, O, S, T, U, V, W, X, Y LOB- APS TIERS A, I, O, S, T, U, V, W, X, Y LOB- D10, D20, D30	N/A
UT	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- R, S, T, U, V, W	N/A
VA	GC Tiers- G, K	N/A	GI Tiers- S, T, U, V, W	N/A
VT	N/A	N/A	GI TIERS 5, 6, 7, 8, 9, R, S, T, U, V, W, X, Y	N/A
WA	N/A	N/A	N/A	N/A
WI	LOB- B10, B20, B30	LOB- C10, C20, C30	LOB- D10, D20, D30 GI TIERS- 6, 7, 8, 9, S, T, U, V, W, X, Y	GS LOB- B80, B90, BA0, BB0, BC0, BD0, BE0, BF0, BG0, BH0, BJ0, BK0, BL0, BM0, BNO, BPO, BQ0, BR0, BSO, BTO, BU0
WV	N/A	N/A	GI TIERS- 6, 7, 8, 9, W	N/A
WY	N/A	N/A	GI TIERS- S, T, U, V, W, X, Y	N/A

End of State Specific Tier and Lines of Business Exceptions

COMPANY SCHEDULE OF COMMISSIONS FOR MOTORCYCLE INSURANCE POLICIES

Company shall pay GFR, in accordance with the following definitions, commission tables, and terms below only, commissions for motorcycle insurance policies issued by Company and sold by GFR. **GFR WILL NOT RECEIVE A COMMISSION FOR ANY SCENARIO THAT IS NOT EXPRESSLY ADDRESSED IN THE COMMISSION TABLE OR ADDITIONAL TERMS BELOW.**

Definitions applicable to this Schedule:

Addition or Deletion of coverage (“ADC”) - Any policy change that results in an adjustment of the policy premium. Such change, if commissionable, will result in a pro-rata increase or decrease of GFR’s commission at the existing commission rate.

Net Earned Premium - Gross premium written less any premium returned.

New Business - A motorcycle insurance policy issued to an individual who has not held a policy of motorcycle insurance with Company in the prior six months.

New Business Commission - A commission of fifteen percent (15%) of the Net Earned Premium for the first Policy Year.

Policy Year – A twelve month period commencing on the policy inception date or any anniversary thereof.

Reissue – The issuing of a motorcycle insurance policy by Company, following a lapse in coverage under a prior policy issued by Company.

Renewal - The issuance and delivery of a motorcycle insurance policy superseding (at the end of the policy period) of a motorcycle insurance policy previously issued and delivered by Company, or the issuance and delivery of a certificate or notice extending the term of a policy beyond its original policy period or term.

Service Commission - A commission of ten percent (10%) of the Net Earned Premium for a Renewal policy.

Source of Business Code (“SOBC”) - Also referred to as “SOB”. The unique numeric code assigned to each GFR or other Company sales source to identify policies generated by a particular GFR’s office or generated directly by Company.

Undisclosed Information – Information received by company, subsequent to binding a policy, which affects the insurability of the policyholder.

Company Motorcycle Insurance Commission Table:

SCENARIO	Motorcycle policy New Business Commission 15%	Motorcycle policy Service Commission 10%	Motorcycle policy No Commission 0%
New Business 1 st Policy Year	X		
Renewal same SOBC Policy Years 2,3 or 4		X	
Renewal same SOBC Policy Years 5+		X	
Renewal different SOBC			X
Reissue Same SOBC < 6 month Lapse (or > 6 months if lapse was due to military deployment of the policy holder)	Commission paid at the commission percentage in effect at the time of the lapse and for the duration remaining at the time of such lapse.		
Reissue different SOBC < 6 Mo. Lapse			X
ADC Same SOBC 1 st Policy Year	X		
ADC same SOBC Policy Years 2,3 or 4		X	
ADC same SOBC Policy Years 5+		X	
ADC different SOBC			X

ADDITIONAL TERMS

1) Upon Reissue of a policy following a cancellation of such policy in policy months 10-12 of any Policy Year, the policy shall be deemed to have advanced to the first month of the next subsequent Policy Year.

2) **POLICIES RE-RATED FOR NORTH CAROLINA, ALABAMA, OR NEW YORK**

a) **If** an existing policy with GFR's source of business code rated in a state other than North Carolina subsequently becomes a North Carolina rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in North Carolina **then**, no further commissions shall be payable in respect of such policy while rated in North Carolina.

b) **If** an existing policy with GFR's source of business code rated in a state other than Alabama subsequently becomes an Alabama rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in Alabama **then**, no further commissions shall be payable in respect of such policy while rated in Alabama.

c) **If** an existing policy with GFR's source of business code rated in a state other than New York subsequently becomes a New York rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in New York **then**, no further commissions shall be payable in respect of such policy while rated in New York.

END OF SCHEDULE

**GEICO COUNTY MUTUAL
SCHEDULE OF COMMISSIONS**

Company will pay GFR commissions, in accordance with the following terms below, for those GEICO COUNTY MUTUAL policies sold by GFR.

1. Policies placed in **lines of business B10, B20, and B30** shall be paid in accordance with the terms of the GEICO Advantage Insurance Company Schedule of Commissions above. With respect to payment of commissions upon GEICO County Mutual Policies, references contained therein to “GEICO Advantage Insurance Company” shall be replaced with “GEICO County Mutual”.
2. Policies placed in **lines of business C10, C20, and C30** shall be paid in accordance with the terms of the GEICO Choice Insurance Company Schedule of Commissions above. With respect to payment of commissions upon GEICO County Mutual Policies, references contained therein to “GEICO Choice Insurance Company” shall be replaced with “GEICO County Mutual”.
3. Policies placed in **lines of business D10, D20, and D30** shall be paid in accordance with the terms of the GEICO Secure Insurance Company Schedule of Commissions above. With respect to payment of commissions upon GEICO County Mutual Policies, references contained therein to “GEICO Secure Insurance Company” shall be replaced with “GEICO County Mutual”.

END OF SCHEDULE

COMPANY SCHEDULE OF MISCELLANEOUS FEES AND COMMISSIONS

Company shall pay GFR commissions the following miscellaneous fees and commissions in accordance with the following definitions and terms below only. **GFR WILL NOT RECEIVE A FEE OR COMMISSION FOR ANY SCENARIO THAT IS NOT EXPRESSLY ADDRESSED IN THE TERMS BELOW.**

1. UMBRELLA INSURANCE – NEW POLICIES

a. Company shall pay GFR a one-time commission of Twenty Five Dollars (\$25) for on each new umbrella policy written by Company pursuant to an application secured by GFR through GFR's own initiative and personal solicitation. A new umbrella policy shall mean an umbrella liability insurance policy issued by Company to an individual who has not held an umbrella liability insurance policy issued with Company in the prior six months.

b. Company will not pay GFR any commission on renewals.

2. VEHICLE INSPECTIONS

Company shall pay GFR a flat fee of Seven Dollars and Twenty-Five Cents (\$7.25) for each vehicle inspection performed by GFR at Company's request with respect to a policy of insurance not procured by GFR or any other GFR.

END OF SCHEDULE

GEICO INSURANCE AGENCY, INC. ("GIA")**UNAFFILIATED INSURERS - (SUBJECT TO CHANGE UPON WRITTEN NOTICE)**

- | | |
|----------------------------|-----------------------------|
| 1. AIG | 19. LifeQuotes |
| 2. Alabama Wind | 20. Narragansett Bay |
| 3. American Modern | 21. National General |
| 4. Arrowhead | 22. North Carolina Wind |
| 5. Cabrillo | 23. RLI |
| 6. Chubb | 24. SageSure |
| 7. FedNat | 25. Security First |
| 8. First Hawaii | 26. South Carolina Wind |
| 9. Foremost | 27. Stillwater |
| 10. Generali | 28. Texas Wind |
| 11. Hawaii Insurance Group | 29. Travelers |
| 12. Heritage | 30. Universal North America |
| 13. Homeowners of America | 31. Universal Risk Advisors |
| 14. Homesite | 32. UPC Insurance |
| 15. IIG | 33. Wellington |
| 16. Island Insurance | 34. Wright |
| 17. Jewelers Mutual | 35. Zephyr |
| 18. Liberty Mutual | |

Referral Fee. A one-time payment (a "Referral Fee") will be made by GIA to GFR if: (a) GFR refers a customer to GIA in the method prescribed by GIA; and (b) within thirty (30) days of such referral, GIA sells a New Business policy for a Qualified Product to the referred customer; and (c) said policy remains in effect without lapse in coverage for three (3) months or longer. The Referral Fee shall equal fifty percent (50%) of the commission payable to GIA by the issuer of the policy during the first year of the policy.

QUALIFIED PRODUCTS - (SUBJECT TO CHANGE UPON WRITTEN NOTICE)

- | | |
|------------------|----------------------|
| A. Homeowners | K. ID Theft |
| B. Renters | L. Life |
| C. Condo | M. Mobile Home |
| D. Dwelling Fire | N. Motor Home |
| E. Mexican Auto | O. Off Road Vehicle |
| F. Boat | P. Personal Articles |
| G. Classic Car | Q. Travel Trailer |
| H. Cycle | R. Wind |
| I. Earthquake | S. Umbrella |
| J. Flood | T. Snowmobile |

END OF EXHIBIT

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
COMMERCIAL AUTO
SCHEDULE OF COMMISSIONS**

Company will pay GFR commissions, in accordance with the following definitions, commission table, and terms below, for those Government Employees Insurance Company Commercial Auto Policies sold by GFR. **GFR WILL NOT RECEIVE A COMMISSION FOR ANY SCENARIO THAT IS NOT EXPRESSLY ADDRESSED IN THE COMMISSION TABLE OR THE ADDITIONAL TERMS BELOW.**

Definitions applicable to this schedule:

Commercial Auto Policy – A policy of insurance sold by GFR, bound in real-time and issued by Government Employees Insurance Company under its commercial auto, light truck, or small utility vehicle product lines only.

Net Earned Premium - Gross premium written less any premium returned.

New Business – A Commercial Auto Policy issued to an entity that has not held a Commercial Automobile Policy of insurance with Company in the prior six months.

New Business Commission - A commission of ten percent (10%) of the Net Earned Premium for the first Policy Year.

Policy Year – A twelve month period commencing on the policy inception date.

Reissue – The issuing of a Commercial Auto Policy by Company following a lapse in coverage under a prior policy issued by Company to the same entity.

Renewal - The issuance and delivery of a policy superseding, at the end of the policy period, of a Commercial Auto Policy, or the issuance and delivery of a certificate or notice extending the term of a Commercial Auto Policy beyond its original policy period or term.

Service Commission - A commission of ten percent (10%) of the Net Earned Premium for a Renewal policy.

Source of Business Code (“SOBC”) - Also referred to as “SOB”. The unique numeric code assigned to each GFR or other Company sales source to identify policies generated by a particular GFR’s office or generated directly by Company.

END OF DEFINITIONS

Government Employees Insurance Company Commercial Auto Policy Commission Table

SCENARIO	New Business Commission 10%	Service Commission 10%	No Commission 0%
New Business 1 st Policy Year	X		
Renewal Policy Years 2 or 3		X	
Renewal Policy Years 4+			X
Reissue < 6 month Lapse	Commission paid at the commission percentage in effect at the time of the lapse and for the duration remaining at the time of such lapse.		
Rerating of policy to a different state than originally issued			X

ADDITIONAL TERMS

1) VEHICLE INSPECTIONS

Company shall pay GFR a flat fee of Seven Dollars and Twenty-Five Cents (\$7.25) for each vehicle inspection performed by GFR at Company's request with respect to a policy of insurance not procured by GFR or any other GFR.

END OF SCHEDULE

**GEICO MARINE INSURANCE COMPANY
SCHEDULE OF COMMISSIONS**

FOR POLICIES SOLD AFTER NOVEMBER 1, 2015

Company will pay GFR commissions, in accordance with the following definitions, commission table, and terms below, for those GEICO MARINE Insurance Company policies sold by GFR after November 1, 2015. **GFR WILL NOT RECEIVE A COMMISSION FOR ANY SCENARIO THAT IS NOT EXPRESSLY ADDRESSED IN THE COMMISSION TABLE OR THE ADDITIONAL TERMS BELOW.**

Definitions applicable to this schedule:

Addition or Deletion of coverage (“ADC”) - Any policy change that results in an adjustment of the policy premium. Such change, if commissionable, will result in a pro-rata increase or decrease of GFR’s commission at the existing commission rate.

Net Earned Premium - Gross premium written less subsequent cancellations or premium refunded.

New Business – A marine policy issued to an individual or entity upon a vessel that was not insured with Company by that individual or entity in the prior thirty days.

New Business Commission - A commission of fifteen percent (15%) of the Net Earned Premium for the first Policy Year.

Policy Year – A twelve month period commencing on the policy inception date or anniversary thereof.

Renewal - The issuance and delivery of a policy superseding, at the end of the policy period, of a policy previously issued and delivered by the same insurer, or the issuance and delivery of a certificate or notice extending the term of a policy beyond its original policy period or term.

Service Commission - A commission of five percent (5%) of the Net Earned Premium for a Renewal Policy Year.

Source of Business Code (“SOBC”) - Also referred to as “SOB”. The unique numeric code assigned to each GFR or other Company sales source to identify policies generated by a particular GFR’s office or generated directly by Company.

END OF DEFINITIONS

GEICO Marine Insurance Company Commission Table

SCENARIO	New Business Commission 15%	Service Commission 5%	No Commission 0%
New Business First Policy Year (term = 00)	X		
Renewal same SOBC (term = 01 or greater)		X	

ADC Same SOBC First Policy Year (term = 00)	X		
ADC same SOBC Second or subsequent Policy Year (term = 01 or greater)		X	

ADDITIONAL TERMS

1) New Business Commissions and Service Commissions will be deemed earned and payable to the GFR only upon receipt by Company of a valid payment representing 30% of the Net Earned Premium for the applicable Policy Year.

2) POLICIES RE-RATED FOR NORTH CAROLINA, ALABAMA, OR NEW YORK

a) **If** an existing policy with GFR's source of business code rated in a state other than North Carolina subsequently becomes a North Carolina rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in North Carolina **then**, no further commissions shall be payable in respect of such policy upon Renewal following such change.

b) **If** an existing policy with GFR's source of business code rated in a state other than Alabama subsequently becomes an Alabama rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in Alabama **then**, no further commissions shall be payable in respect of such policy upon Renewal following such change.

c) **If** an existing policy with GFR's source of business code rated in a state other than New York subsequently becomes a New York rated policy, **and** the producing GFR is not licensed to sell for the issuing Company in New York **then**, no further commissions shall be payable in respect of such policy upon Renewal following such change.

END OF SCHEDULE

Control Number : 18004012

STATE OF GEORGIA

Secretary of State

Corporations Division

313 West Tower

2 Martin Luther King, Jr. Dr.

Atlanta, Georgia 30334-1530

CERTIFICATE OF ORGANIZATION

I, **Brian P. Kemp**, the Secretary of State and the Corporation Commissioner of the State of Georgia, hereby certify under the seal of my office that

Kim Dao Agency, LLC
a Domestic Limited Liability Company

has been duly organized under the laws of the State of Georgia on **12/13/2017** by the filing of articles of organization in the Office of the Secretary of State and by the paying of fees as provided by Title 14 of the Official Code of Georgia Annotated.

WITNESS my hand and official seal in the City of Atlanta
and the State of Georgia on **01/11/2018**.



Brian P. Kemp
Secretary of State

ARTICLES OF ORGANIZATION

Electronically Filed

Secretary of State

Filing Date: 12/13/2017 4:42:21 PM

BUSINESS INFORMATION

CONTROL NUMBER	18004012
BUSINESS NAME	Kim Dao Agency, LLC
BUSINESS TYPE	Domestic Limited Liability Company
EFFECTIVE DATE	12/13/2017

PRINCIPAL OFFICE ADDRESS

ADDRESS	10663 Memorial Drive, Houston, TX, 77024, USA
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REGISTERED AGENT'S NAME AND ADDRESS

NAME	ADDRESS
Kathleen Campbell	450 East Paces Ferry Road, Fulton, Atlanta, GA, 30305, USA

ORGANIZER(S)

NAME	TITLE	ADDRESS
Frank Callaway	ORGANIZER	PO Box 420115, Atlanta, GA, 30342, USA

OPTIONAL PROVISIONS

N/A

AUTHORIZER INFORMATION

AUTHORIZER SIGNATURE	Frank Callaway
AUTHORIZER TITLE	Attorney In Fact